National Flood Insurance Program

One of the most important things that you can do to protect your home and family before a flood is to purchase a flood insurance policy. You can obtain one through your insurance company or agent. Your agent can tell you whether the standard or preferred (for medium or low risk) is best for you. Flood insurance is backed by the National Flood Insurance Program (NFIP), administered by the Federal Emergency Management Agency. Your homeowners insurance does not cover flood damage. Everyone has some flood risk, and anyone in a participating jurisdiction is eligible. Don't wait until a flood is coming to purchase your policy. It normally takes 30 days after purchase for a flood insurance policy to go into effect. For more information about the NFIP and flood insurance, contact your insurance company or call the NFIP at 1-800-427-4661.

Check with your city or county government (start with the Building or Planning Office) to find out if you live in a participating jurisdiction and what information is available about flood risk where you live.

Streamage Data Save Lives

National Weather Service forecasters rely on a network of almost 10,000 river gages to monitor the height of rivers and streams across the Nation. Many provide real-time observations by satellite links to forecasters. This information provides a snapshot of present river conditions and is the initial information needed to develop a river forecast. Most of the streamgages are maintained by the U.S. Geological Survey, the U.S. Army Corps of Engineers, and the Department of Agriculture.

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